## New Jersey District Office 7(a) and 504 Loan Approvals Cumulative Fiscal Year 2006 as of March 31, 2006

# of Loans FY 2005	Participating Lenders	# of Loans FY 2006	Total Amt	AFA	Amt	Asian/P	Amt	Hispanic	Amt	WOB	Amt	VET	Amt
577	BANK OF AMERICA(C)(P)(E)(CX)	386	\$14,511,400	18	\$400,500	134	\$6,796,500	60	\$1,490,300	83	\$3,118,600	13	\$381,000
489	PNC BANK, NA( C)(P)(E)	218	\$34,892,300	12	\$1,075,000	46	\$12,050,000	26	\$2,228,000	50	\$9,184,800	8	\$760,800
350	COMMERCE BANK(C)(P)(E)(CX)	141	\$54,175,900	13	\$4,359,000	22	\$16,737,500	12	\$3,225,500	30	\$13,899,500	4	\$1,441,000
169	BROADWAY NATIONAL BANK(C)(P)(E)	84	\$23,039,000	1	\$150,000	52	\$9,613,000	13	\$4,517,000	33	\$8,363,000	2	\$810,000
198	VALLEY NATIONAL BANK(C)(P)(E)	71	\$13,332,800	5	\$768,300	15	\$1,357,000	11	\$2,707,900	23	\$3,174,500	2	\$1,050,000
148	CITIZENS BANK OF RHODE ISLAND( C)(P)(E)	70	\$4,779,500	7	\$599,500	12	\$790,000	5	\$345,000	14	\$900,000	5	\$254,000
57	JPMORGAN CHASE BANK(C)(P)(E)(CX)	63	\$2,531,500	4	\$140,000	16	\$571,500	9	\$380,000	9	\$332,500	1	\$25,000
213	CAPITAL ONE BANK(E)	61	\$2,350,000	1	\$25,000	6	\$335,000	2	\$65,000	12	\$520,000	4	\$135,000
180	HSBC BANK USA (E)	58	\$3,055,000	1	\$100,000	41	\$2,140,000	1	\$25,000	19	\$1,045,000		
92	SOVEREIGN BANK( C)(P)(E)(CX)	40	\$6,031,000	1	\$50,000	5	\$710,000	5	\$1,050,000	8	\$1,594,000	2	\$113,000
112	SUN NATIONAL BANK( C)(E)(P)	37	\$8,590,000	2	\$400,000	7	\$2,505,000	4	\$823,000	7	\$2,671,000	1	\$100,000
60	NEW JERSEY BUS. FINANCE CORP. (CDC)	35	\$23,645,000	1	\$1,050,000	8	\$5,861,000	1	\$569,000	10	\$6,387,000		
108	UNITY BANK(C)(P)(E)	34	\$10,982,000	1	\$165,000	9	\$3,415,000	4	\$1,110,000	4	\$1,269,000	1	\$100,000
52	INTERCHANGE BANK( C)(P)(E)	31	\$10,366,700	1	\$325,000	6	\$3,540,000	8	\$1,020,000	6	\$1,561,700	1	\$85,000
31	1st CONSTITUTION BANK( C)(P)(E)	22	\$8,315,000			19	\$7,245,000			9	\$2,910,000		
37	BANCO POPULAR(C)(P)(E)(CX)	21	\$4,458,000	2	\$25,000	5	\$995,000	8	\$145,000	9	\$1,677,000		
44	THE BANK ( C)(E)(P)	21	\$3,909,000	1	\$73,500					4	\$840,500	1	\$73,500
50	CIT SMALL BUS. LENDING CORP(C)(P)	20	\$11,621,900	2	\$559,000	6	\$2,595,500	3	\$1,722,000	7	\$5,098,400	1	\$272,000
75	TD BANKNORTH, NA (C )(P)(E)(CX)	18	\$1,955,000	1	\$15,000	2	\$625,000	1	\$25,000	4	\$500,000		
0	WASHINGTON MUTUAL BANK (P)(E)	17	\$445,500			3	\$110,000	6	\$110,500	4	\$90,000		
30	SKYLANDS COMMUNITY BANK( C)(E)(P)	15	\$3,632,000			1	\$1,200,000			2	\$285,000	1	\$25,000
26	NEW MILLENNIUM BANK(E)(P)	14	\$4,159,000	1	\$200,000	2	\$550,000			1	\$200,000	2	\$725,000
23	SUSQUEHANNA PATRIOT BANK (P)(C )(E)	13	\$4,785,000	3	\$1,410,000					6	\$1,825,000		
27	FIRST WASHINGTON STATE BANK( C)(P)(E)	11	\$1,593,000					1	\$20,000	2	\$70,000	1	\$100,000
15	bcpBANK, N. A. (E)	10	\$275,000			3	\$75,000	3	\$65,000	1	\$25,000		
31	LAKELAND BANK (C )(P)(E)	9	\$1,840,000			1	\$80,000	1	\$520,000	1	\$90,000		
39	WACHOVIA BANK BUS. CAPITAL ( C)(P)(E)(CX)	8	\$4,531,400	2	\$1,222,800	1	\$100,000			2	\$525,000		
24	COLUMBIA BANK ( C)(P)(E)	7	\$711,000			1	\$125,000	1	\$166,000				
20	SHINHAN BANK AMERICA (E)(P)	7	\$1,540,000			7	\$1,540,000			2	\$220,000		
10	NARA BANK N. A. (P) (E)	6	\$1,717,500			5	\$1,517,500			3	\$950,000		
16	WOORI AMERICA BANK(C )(P)(E)	6	\$905,000			6	\$905,000			3	\$435,000		
4	CORP. FOR BUS. ASSISTANCE (CDC)	5	\$3,183,000							1	\$75,000	1	\$75,000
5	UPS CAPITAL BUSINESS CREDIT (C )(P)(E)	5	\$1,490,000					1	\$541,000				
18	BUSINESS LOAN CENTER (C )(P)(E)(CX)	4	\$2,881,000			2	\$1,310,000			1	\$495,000		
1	FLUSHING SAVINGS BANK, FSB (E) (P)	4	\$600,000			4	\$600,000			1	\$100,000		
9	MANUFACTURERS & TRADERS TR. CO. (E)	4	\$565,000										
7	NORTH FORK BANK (E)	4	\$110,000					1	\$30,000	2	\$50,000		
3	BRANCH BANKING & TRUST CO. ( C)(P)	3	\$3,600,000										
22	HOPEWELL VALLEY COMM. BANK( C)(E)(P)	3	\$653,800	1	\$15,000								
0	INNOVATIVE BANK (CX)	3	\$20,000	2	\$15,000					1	\$5,000	1	\$5,000
3	NEWTEK SMALL BUSINESS FINANCE(E)(P)	3	\$702,500		•			1					
1	BERGEN COMMERCIAL BANK (E)	2	\$890,000					1					
4	CITIBANK, FSB (P) (C)	2	\$40,000			2	\$40,000						

# of Loans FY 2005	Participating Lenders	# of Loans FY 2006	Total Amt	AFA	Amt	Asian/P	Amt	Hispanic	Amt	WOB	Amt	VET	Amt
3	CITY NATIONAL BANK (C )(E)	2	\$380,000					1	\$180,000	1	\$200,000		
5	COMERICA BANK(P)	2	\$514,800			1	\$184,500			1	\$184,500		
24	INDEPENDENCE COMM. BANK (C )(P)(E)	2	\$1,100,000							1	\$850,000		
16	INTERSTATE NET BANK (E)(P)	2	\$2,519,000										
0	NATIONAL PENN BANK (E) (P)	2	\$1,200,000										
4	TEMECULA VALLEY BANK N. A. (P)	2	\$1,797,400	1	\$172,000					2	\$1,797,400		
23	WELLS FARGO BANK, NA (E) (P) (CX)	2	\$95,000			1	\$70,000						
5	BUSINESS LENDERS (C ) (P)	1	\$280,000										
4	FIRST BANKAMERICANO (E)	1	\$100,000					1	\$100,000				
0	FIRST TENNESSEE BANK, N.A.	1	\$10,000										
1	GREAT EASTERN BANK	1	\$200,000			1	\$200,000						
0	GREATER BAY BANK N. A. (P) (E)	1	\$194,000	1	\$194,000								
1	HILLTOP COMMUNITY BANK (E)	1	\$100,000										
1	MANASQUAN SAVINGS BANK (E)	1	\$225,000										
1	OCEAN CITY HOME BANK	1	\$20,000										
1	PEAPACK-GLADSTONE BANK	1	\$250,000					1	\$250,000	1	\$250,000	1	\$250,000
0	PENN FEDERAL SAVINGS BANK	1	\$50,000										
0	SMITH RIVER COMMUNITY BANK N. A. (E)	1	\$350,000					1	\$350,000				
0	THE PROVIDENT BANK (E)	1	\$250,000			1	\$250,000		•				
0	THIRD FEDERAL BANK	1	\$500,000							1	\$500,000		
0	WESTCONSIN CU	1	\$30,000					1	\$30,000				
	Total 7A's & 504	1624	\$293,575,900	85	\$13,508,600	453	\$86,739,000	192	\$23,810,200	381	\$74,268,400	53	\$6,780,300

<sup>(</sup>C) Certified Lender Status
(E) SBAExpress Lender Status

(CDC) Certified Development Companies

(CX) SBA Community Express Lender

<sup>(</sup>P) Preferred Lender Status

## New Jersey District Office 504 Loan Approval Data Cumulative Fiscal Year 2006 as of March 31, 2006

1st Mortgagee	# of Loans	Bank Amount	Debenture Amount	Total Project
Commerce Bank	7	\$7,640,000	\$5,799,000	\$14,860,000
Bank of America	6	\$5,571,102	\$4,488,000	\$11,116,836
GE Small Business Finance	3	\$5,540,000	\$3,751,000	\$10,379,000
Ocean City Home Bank	2	\$387,500	\$303,000	\$718,500
Flushing Savings Bank	2	\$1,481,750	\$1,223,000	\$2,963,500
Interchange Bank	2	\$1,500,000	\$955,000	\$3,000,500
PNC	2	\$1,360,000	\$908,000	\$2,668,000
Business Loan Express	2	\$1,490,000	\$1,022,000	\$2,893,000
Zions Bank	1	\$920,000	\$664,000	\$1,840,000
Great Eastern Bank	1	\$1,400,000	\$619,000	\$2,590,000
TD Banknorth, NA	1	\$900,000	\$563,000	\$1,700,000
Lehman Brothers Bank	1	\$983,750	\$811,000	\$1,967,500
Northside Savings Bank	1	\$1,100,000	\$906,000	\$2,200,000
Unity Bank	1	\$400,000	\$290,000	\$800,000
Valley National Bank	1	\$3,180,000	\$1,500,000	\$4,680,000
Wilmington Trust Bank	1	\$105,000	\$75,700	\$180,700
HSBC	1	\$850,000	\$439,000	\$1,700,000
Bergen Commercial Bank	1	\$325,000	\$270,000	\$650,000
Parke Bank	1	\$1,450,000	\$1,194,000	\$2,644,000
Bank of New Jersey	1	\$377,000	\$313,000	\$754,000
Towncenter Bank	1	\$1,200,000	\$599,000	\$1,980,000
Skylands Community Bank	1	\$162,000	\$136,000	\$325,000
TOTAL	40	\$38,323,102	\$26,828,700	\$72,610,536

**Bank Amount** - represents aggregate of 1st mortgagee financing.

<u>Debenture Amount</u> - represents aggregate of all 504 debenture financing.

<u>Total Project</u> - represents amount financed by 1st mortgagee and SBA's 504 debentures plus funds contributed by the small business borrowers.

## **New Jersey District Office Loan Approvals**

The information being provided is derived solely from Agency records that are submitted by the Agency's participant lenders engaged in making SBA guaranteed loans. This information is collected by the lenders from SBA loan applicants who provide it on a voluntary basis. It is then forwarded by the lenders to SBA. Since the information is given by the loan applicants on a voluntary basis it is not necessarily inclusive of all SBA borrowers, nor is its accuracy checked by the Agency. Accordingly, SBA cannot make any representation as to the completeness or accuracy of the information provided to the American Banker and in view of this the Agency takes no responsibility for any further dissemination of this information.

Moreover, the information provided relates solely to the actions of particular lenders with respect to SBA-guaranteed loans. The data does not reflect the nature or extent of those lenders' service to the specified minority communities through actions that are not related to SBA programs. Further, the lending data being provided is gross data only and should not be taken as indicative of the nature and extent of the institution's "commitment" to minority lending. For example, some banks are located in regions with low proportions of certain minority communities and thus, should not be compared to those institutions based in regions with larger minority communities.